

United States Bankruptcy Court

Southern District of Illinois

Case No. 14-31630-lkg

Chapter 7

In re:

Jeffery Michael Johnson

102 Elm St.
Cahokia, IL 62206

SSN/Individual Taxpayer ID Number (ITIN):

xxx-xx-8479

Employer Tax ID Number (ETIN):

Tasha Nicole Johnson
fka Tasha Nicole Smith
2508 Angela
Granite City, IL 62040

xxx-xx-1648

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/11/15

/s/ Laura K. Grandy
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of IllinoisIn re:
Jeffery Michael Johnson
Tasha Nicole Johnson
DebtorsCase No. 14-31630-lkg
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0754-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Feb 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2015.

db +Jeffery Michael Johnson, 102 Elm St., Cahokia, IL 62206-1056
cr +GCS Credit Union, Goldenberg Heller Antognoli & Rowland, 2227 South State Route 157,
P.O. Box 959, Edwardsville, IL 62025-0959
jtdb +Tasha Nicole Johnson, 2508 Angela, Granite City, IL 62040-2936
3527770 +Ameren Illinois, P.O.Box 88034, Chicago, IL 60680-1034
3527771 +Arch Advanced Pain Management, 830 Waterbury Falls Dr. Ste 202, O Fallon, MO 63368-2215
3527776 BJC Healthcare, PO Box 958410, Saint Louis, MO 63195-8410
3527772 Ballas Anesthesia Inc, PO Box 60329, Saint Louis, MO 63160-0329
3527773 +Ballas Anesthesia, Inc., c/o The Johnson Law Firm, 102 Elm Street, Cahokia, IL 62206-1056
3527774 +Beverly Hill and Eddie Ricks, c/o David Cates, 216 West Pointe drive, Ste.A,
Swansea, IL 62226-8313
3527775 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
3527779 +Estate of Timothy Johnson, c/o David Cates, 216 West Pointe Drve, Ste A,
Belleville, IL 62226-8313
3527781 +GCD Credit Union, 3970 Maryville Rd, Granite City, IL 62040-4179
3532042 +GCS Credit Union, 2227 South State Route 157, P.O. Box 959, Edwardsville, IL 62025-0959
3527782 +GCS Credit Union, 3970 Maryville Rd, Granite City, IL 62040-4188
3527780 +Gateway Regional Medical Center, c/o Miller and Steeno, PC, 11970 Borman Drive, Ste 250,
Saint Louis, MO 63146-4153
3527783 Imaging Partners of Missouri, PO Box 78159, Saint Louis, MO 63178-8159
3527785 Multicare Specialists, PO Box 505118, Saint Louis, MO 63150-5118
3527788 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
3527789 +Quicken Loans, c/o Potestive and Associates, 223 W Jackson Blvd Ste 610,
Chicago, IL 60606-6911
3527790 South County Anesthesia, PO Box 22407, Saint Louis, MO 63126-0407
3527791 St. Anthonys Medical Center, PO Box 66766, Saint Louis, MO 63166-6766
3527792 +St. Clair County Circuit Clerk, 10 Public Square, Belleville, IL 62220-1699
3527793 St. Lukes Hospital, PO Box 500223, Saint Louis, MO 63150-0223
3527794 The Heart Specialty Associates, PO Box 790129, Dept 30718, Saint Louis, MO 63179-0129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3527777 EDI: CAPITALONE.COM Feb 12 2015 18:13:00 Capital One Bank, PO Box 6492,
Carol Stream, IL 60197-6492
3527778 EDI: DISCOVER.COM Feb 12 2015 18:13:00 Discover, PO Box 6103,
Carol Stream, IL 60197-6103
3527784 EDI: TSYS2.COM Feb 12 2015 18:13:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
3527786 E-mail/Text: jhill@arc1.biz Feb 12 2015 18:05:30 Multicare Specialists,
c/o Account Resolution Corp, PO Box 3860, Chesterfield, MO 63006-3860
3527787 EDI: RMSC.COM Feb 12 2015 18:13:00 Paypal Credit, PO Box 960080, Orlando, FL 32896-0080
3527795 EDI: RMSC.COM Feb 12 2015 18:13:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 14, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2015 at the address(es) listed below:

Caleb J Halberg on behalf of Creditor Quicken Loans Inc. chalberg@potestivolaw.com,
bknotices@potestivolaw.com
Donald M. Samson dnldsamson@gmail.com, ll17@ecfcbis.com
Teri L Havron on behalf of Creditor GCS Credit Union teri@ghalaw.com, crichardson@ghalaw.com
United States Trustee USTPRegion10.es.ecf@usdoj.gov

District/off: 0754-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

William A Mueller - Mueller Associates on behalf of Joint Debtor Tasha Nicole Johnson
belleville@tbcwam.com, tbcbackup@yahoo.com
William A Mueller - Mueller Associates on behalf of Debtor Jeffery Michael Johnson
belleville@tbcwam.com, tbcbackup@yahoo.com

TOTAL: 6